

**ASSEMBLY BILL**

**No. 1413**

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**Introduced by Assembly Member Coto  
(Coauthor: Assembly Member Nava)**

February 27, 2009

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An act to add Section 2085 to the Insurance Code, relating to fire insurance.

LEGISLATIVE COUNSEL'S DIGEST

AB 1413, as introduced, Coto. Fire insurance: coverage.

Existing law generally regulates the contents and coverages of fire insurance policies. Existing law also generally regulates homeowner's insurance policies, as specified.

This bill would require that every homeowner's insurance policy include a natural disaster coverage clause in the form adopted by regulation by the commissioner.

Vote: majority. Appropriation: no. Fiscal committee: yes.  
State-mandated local program: no.

*The people of the State of California do enact as follows:*

- 1 SECTION 1. Section 2085 is added to the Insurance Code, to
- 2 read:
- 3 2085. Every policy described in Section 124.5 shall include a
- 4 natural disaster coverage clause, in the form adopted by regulation
- 5 by the commissioner.

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